

C I R C U L A R L E T T E R

To

ALL COMMERCIAL BANKS CONDUCTING BUSINESS ACTIVITIES BASED ON SHARIA
PRINCIPLES AND SHARIA BUSINESS UNITS
IN INDONESIA

Subject: Annual Report, Quarterly and Monthly Published Financial Statements as well as Specific Bank Statement submitted to Bank Indonesia

With the issuance the Bank Indonesia Regulation Number 3/22/PBI/2001 dated December 13, 2001 concerning Transparency of Financial Condition of Banks (State Gazette of the Republic of Indonesia Year 2001 Number 150, Supplement to State Gazette of the Republic of Indonesia Year 2001 Number 4159), as amended by Bank Indonesia Regulation Number 7/50/PBI/2005 dated November 29, 2005 concerning Amendment to Bank Indonesia Regulation Number 3/22/PBI/2001 concerning Transparency of Financial Condition of Banks (State Gazette of the Republic of Indonesia Year 2005 Number 135, Supplement to State Gazette of the Republic of Indonesia Year 2005 Number 4573), it is deemed necessary to define implementation provision regarding Annual Report, Quarterly and Monthly Published of Financial Statements as well as Specific Bank Statements submitted to Bank Indonesia for Commercial Banks Conducting Business Based on Sharia Principles including Sharia Business Unit (UUS), and branch office of foreign bank conducting business based on Sharia principles in a Circular Letter covering the following points:

1. GENERAL

1. In accordance with Act Number 7 Year 1992 concerning Banking as amended by Act Number 10 Year 1998, Bank is required to provide information and explanation related to Bank business in the framework of monitoring Bank business condition by public and Bank Indonesia.
2. In order to complete the information submitted by Bank conducting business based on Sharia principles (Banks) and UUS and in order to reach and maintain the trust of public investment towards Bank as well as in the effort of enhancing transparency of Bank financial condition to public, the information in the report should present the rights and obligations of the related parties, provide contribution to protect Bank assets and to comply with Sharia principles in all transactions, as well as to provide useful information regarding business development and the bank performance to all Bank relevant stakeholders.

3. The form...

3. The form of communicating the information and announcement or publication of Bank business activities in the framework of public and Bank Indonesia monitoring as referred to in number 2 is Annual Report, Published Financial Statement, and Specific Information Statement defined by Bank Indonesia.
4. Quarterly Published Financial Statement is prepared to provide information regarding Bank and UUS financial position, performance or business result as well as other financial information to different parties related to the Bank and UUS business development. In order that the Published Financial Statement can be comparable, its form and presentation should be pursuant to prevailing Financial Accounting Standard Statement (PSAK) relevant to Islamic banking, Indonesian Islamic Banking Accountancy Guide (PAPSI) as well as provisions stipulated by Bank Indonesia.
5. The compulsory Quarterly Published Financial Statement by bank is financial report for the position of end of March, June, September and December. The Quarterly Published Financial Statement is also obliged to be announced in newspaper as well in home page of Bank Indonesia. Bank Indonesia will also announce the Monthly Statement in the form of Monthly Published Financial Statement at the home page of Bank Indonesia.
6. If the Annual Report, Published Financial Statement, and Specific Information Statement are published in other language, in the same or separated document, the reports should contain the same information.
7. Sharia Business Unit, hereinafter is referred to as UUS, is working unit located in the Head office of commercial bank conducting business conventionally functioning as the principal office of Sharia branch office and or Sharia unit, or working unit in a branch office of foreign bank conducting business conventionally and functioning as principal office of the Sharia branch office and or Sharia unit.
8. Sharia Business Unit should provide Quarterly Islamic financial information for the position of March, June, September and December in the form of balance sheet, profit/loss, commitment and contingency as stated in the Attachment 16, information of profit share calculation as stated in Attachment 15, and guidance in preparing balance sheet, profit loss and commitment and contingency as stated in Attachment 17, Attachment 18 and Attachment 19. The information of Sharia business activities should be signed by Islamic Supervisory Board and the Head of Sharia Business Unit.
9. Specifically for the UUS Published Statement the position of June and December, besides submitting reports as referred to in number 8, the UUS should provide the Statement of Sources and Use of Zakat, Infaq and Shadaqah (ZIS) as stated in Attachment 12; Report on Sources and Use of Qardh Fund as stated in Attachment 13; as well as Statement of Changes of Restricted Investment Funds, if any as stated in Attachment 14.
10. UUS through its head office should present quarterly Published Statement as referred to in number 5, including the announcement in the home page of Bank Indonesia.
11. The figures presented in the Report should be written in Rupiah currency.

II. ANNUAL REPORT...

II. ANNUAL REPORT

Bank Annual Report should at least cover:

1. General Information

General Information in Annual Report should encompass among others:

- a. Management, covering the Board of Commissioners, Board of Directors, Sharia Supervisory Board and executive officers including the positions and CV;
- b. Details on Shareholders, including the names and the number of shares;
- c. Bank business development and bank business group including the data regarding:
 - 1) Summary on important financial data should at least include fund distribution revenue, net profit loss, operational profit, profit before tax, earnings asset, fund sources and its composition, financing and its composition, own capital, number of shares placed and paid;
 - 2) Financial ratio should be presented should at least include financial ratio as stipulated in Bank Indonesia Regulation concerning Transparency of Financial Condition of Bank particularly the Chapter regarding Published Financial Statement of Commercial Bank as long as it is not against Sharia principles.
- d. target, strategy and management policy used in developing Bank business
- e. management report providing information regarding Bank management by the Management in the framework of Good Corporate Governance and should at least include:
 - 1) Organization structure;
 - 2) Main activities;
 - 3) Information Technology;
 - 4) Type of product and services offered including Small Business Credit (KUK);
 - 5) Corporate Social Responsibility;
 - 6) Profit sharing realization and profit distribution calculation method;
 - 7) Economic development and market target;
 - 8) Local and Foreign Network and business partner;
 - 9) Number, type and location of office;
 - 10) Ownership of Board of Directors, Commissioners and shareholders in Bank business group, and changes from the previous year;
 - 11) Important changes occurred in Bank and Bank business group during the current year;
 - 12) Forecasted important things would be happened in the future;
 - 13) Human resources, including the number, educational structure, training and development;

14) Disclosure of...

- 14) Disclosure of Remuneration policy including fees and salaries and facilities received as well as bonus and bonus (tantiem) for Board of Directors up to one level below the Board of Directors, Commissioners and Sharia Supervisory Board; and
 - 15) Rating by approved rating agency, if any.
- f. UUS through the head office should submit information on UUS activities including at least:
- 1) Target, strategy and management policy used in developing Sharia Business Unit (UUS)
 - 2) Development of Sharia Business, namely fund distribution including its composition, net profit, Return on Asset (ROA), Non Performing Financing (NPF), fund sources and its composition, number of assets and other relevant information;
 - 3) Types of product and services offered
 - 4) Corporate Social Responsibility;
 - 5) Profit sharing realization and profit distribution calculation method.

2. Annual Financial Report

Annual Financial Report should at least include the following points:

- a. Financial Statement consisting of:
- 1) Balance Sheet;
 - 2) Profit and Loss Statement;
 - 3) Cash Flow Statement;
 - 4) Statement of Changes in Equity
 - 5) Statement of Changes of Restricted Investment Funds;
 - 6) Statement of Sources and Use of Zakat, Infaq and Shadaqah (ZIS) Funds;
 - 7) Statement of Sources and Used of Qardh Fund; and
 - 8) Notes to the Financial Statement including information on Commitment and Contingency as well as minority right.
- a. The audited Consolidated Financial Statement which is a consolidation of Bank Financial Statement and Subsidiaries consisting of:
- 1) Balance Sheet,
 - 2) Profit and Loss Statement;
 - 3) Statement of Changes in Equity
 - 4) Cash Flow Statement;
 - 5) Statement on Financial Report including information on Commitment and Contingency as well as minority right.

b. This consolidated...

- b. This consolidated financial statement should be accompanied by the opinion of Public Accountant.
- c. The Financial Statement of the Parent Company audited by Public Accountant consists of:
 - 1) The Financial Statement of the Parent Company is the consolidation of all companies in the group in the field of finance in compliance with the applicable standard of accountancy, and includes:
 - a. Balance Sheet;
 - b. Statement of Profit and Loss;
 - c. Statement of Changes in Equity; and
 - d. List of Commitment and Contingency
 - 2) If the group of companies does not have any Parent Company in the sector of finance, the financial Statement to be submitted is the financial report of the Parent Company.
- d. The audited Financial Report of the Parent Company by Public Accountant, which is a consolidation of all companies in the business group in compliance with the applicable standard of accountancy, consists of:
 - 1) Balance Sheet;
 - 2) Statement of Profit and Loss;
 - 3) Statement of Changes in Equity; and
 - 4) List of Commitment and Contingency.

3. Opinion of Public Accountant

The opinion of Public Accountant contains among others the point of view of Public Accountant on the consolidated financial statement as referred to in number 2 letter b.

4. Aspect of Transparency related to Business Group

In accordance with Article 25 of Bank Indonesia Regulation No. 3/22/PBI/2001 concerning Transparency of Financial Condition of Bank, it is stipulated that Annual Report presented by Bank should also include information related to activities in the Business Group consisting of:

- a. The structure of Business Group of Bank, presented up to the ultimate shareholder, and the structure of management involvement and shareholders acting in concert. The meaning of shareholders acting in concert is individual or companies/legal entity having a common objective which is to control bank, based on an agreement or not.
- b. Related party transaction by taking into consideration the following points:
 - 1) Information of transaction with related party conducted by bank or any company or legal entity in the bank business group working in the field of finance;

2) Related...

- 2) Related party is party as stipulated in the applicable Statement of Financial Accountancy Standard (PSAK);
- 3) Types of transaction with related party are, among others:
 - a. cross shareholders;
 - b. transaction from one business group acting for the interest of other business group;
 - c. management of short term liquidity centralized in one business group;
 - d. provision of funds distributed or received by other company in one business group;
 - e. exposure to majority shareholder in the form of loan, commitment and guarantee;
 - f. buying or selling of assets with other company in a business group, including repurchase agreement.
- c. Fund provision, commitment or other equal facility of each company or legal entity belonging to one business group with the bank to debtor already obtained fund provision from Bank.

5. Transparency aspect pursuant to the applicable PSAK and PAPSI

Annual Financial Report as referred to in number 2 letter a and number 2 letter b should fulfill all disclosure aspects as stipulated in the applicable Statement of Financial Accountancy Standard for Sharia bank and PAPSI.

The disclosure should at least consist of:

- a. Financial Statement comprising balance sheet, statement of profit and loss, statement of changes in equity, report of cash flow, Statement of Changes of Restricted Investment Fund, if any, Statement of sources and use of zakat, infaq and shadaqah (ZIS), as well as Statement of sources and use of qardh funds;
- b. Commitment and Contingency;
- c. Total of earning assets provided to related party;
- d. Total of restructured earning assets and other information regarding restructured earning assets during the current period;
- e. Classification of earning assets based on time, and quality of earning assets;
- f. Percentage of violation and excess of legal lending limit;
- g. Allowance for earning asset losses (PPAP) compared to required formation of allowance for earning asset losses ;
- h. Calculation on Minimum Capital Adequacy Requirement (KPMM);
- i. Ratio of Net Open Position;
- j. Guaranteed bank asset;
- k. Several bank financial ratios; and
- l. Small Business Credit (KUK)

6. Exposure...

6. Exposure and Risk Management

Information regarding exposure and risk management at least should include information concerning bank risk identification and risk measurement as well as other practice of risk management such as risk monitoring and risk controlling.

7. Other information

Other information includes:

- a. Measures and plan in anticipating market risk on foreign exchange transaction due to changes in exchange rates.
- b. Other important transactions in significant number.
- c. Information on subsequent event after the date of Public Accountant report.
- d. Characteristic of Bank activities and main services provided.
- e. The role, duty and authority of Sharia Supervisory Board in conducting Sharia supervision on bank operation based on fatwa and other legal provisions.

III. SPECIFIC ANNUAL REPORT TO BE SUBMITTED TO BANK INDONESIA

Pursuant to Article 27 of PBI, besides presenting Annual Report, in the event where Bank is a part of business group and or Bank has subsidiary, bank is also obliged to submit annual report of:

1. Parent Company;
2. Parent Company in the field of finance; and
3. Subsidiary company,

To Bank Indonesia not later than 5 (five) months after the end of fiscal year.

IV. DEADLINE AND ADDRESS OF SUBMISSION OF ANNUAL REPORT

1. Pursuant to Article 4 of PBI, Bank Annual Report and Annual Financial Report, as referred to in Number II should be submitted not later than 5 (five) months after the end of fiscal year.
2. The Bank shall be deemed late in submitting report if the Annual Report is submitted pass the deadline, but not exceeding 1 (one) month after the deadline of submission. Bank will be considered not submitting the report if after more than 1 (one) month after the deadline of submission, the Annual Report has not been submitted or Annual Financial Report is not audited by a Public Accountant listed in Bank Indonesia.

Example:

For Annual Report terminating at the end of December 2005:

a. Deadline of...

- a. Deadline of submission : May 31st, 2006
- b. Late in submission : June, 1st – 30th, 2006
- c. No submission : July 1st, 2006 and beyond. Annual
Financial Statement is not audited by Public Accountant listed
in Bank Indonesia.

3. Bank Annual Report and Specific Annual Report are submitted to Bank Indonesia with the following address:

- a. Direktorat Perbankan Syariah, Jl. MH Thamrin no. 2 Jakarta 10350, for Bank with Head office or Branch office of Foreign Bank located in the working area of the Head office of Bank Indonesia; or
- b. The office of local Bank Indonesia, for Bank having Head office outside the working area of Head office of Bank Indonesia.

V. QUARTERLY PUBLISHED FINANCIAL STATEMENT IN THE POSITION OF END OF MARCH AND SEPTEMBER

1. General Guide

- a. Quarterly Published Financial Statement submitted consists of individual Bank financial Statement and Bank financial Statement consolidated with subsidiaries.
- b. Quarterly Published Financial Statement should be prepared in Indonesian language and figures presented in millions of Rupiah.
- c. The format of Quarterly Published Financial Statement is the minimum standard required. If there is an account with material value and is not available in the format, the bank will provide the account separately, but if the concerned account is not material it can be combined with other similar account.
- d. Accounts with null balance in the format of Quarterly Published Statement announced in the local newspaper should be quoted by marking dash (-) on the concerned account.
- e. The presentation of Quarterly Published Financial Statement
 - 1) Quarterly Published Financial Statement should be presented at least in the form of comparison with the report of the same period in the previous year.
 - 2) Benchmark position should be presented according to the same format of the position of the announced Quarterly Published Financial Statement.
 - 3) Especially for new account in the reporting position, the presentation of benchmark position must refer to PSAK Number 25 regarding Net Profit or Loss for the current period, Basic Error and Change of Accountancy Policy.

f. For bank...

- f. For bank having no subsidiary, the consolidated column can be deleted.
- g. In filling out the bank owner in the format of Quarterly Published Financial Statement, the name of shareholder to be included is individual or company holding share of 5% (five percent) or more than Bank capital, through Capital Market or not.

2. Scope

- a. The statements that has to be included in the Quarterly Published Financial Report should at least consist of:
 - 1) **Attachment 1** : Balance Sheet
 - 2) **Attachment 2** : Income Statement
 - 3) **Attachment 3** : Commitment and Contingency
 - 4) **Attachment 4** : Earning Asset Quality and Other Information
 - 5) **Attachment 5** : Calculation of Minimum Capital Adequacy Requirement
 - 6) **Attachment 6** : Financial Ratio
 - 7) **Attachment 15** : Table of Profit Sharing Distribution
- b. In preparing Quarterly Published Financial Statement as referred to in letter a, Bank should comply to the following preparation guides for column of individual financial bank report:
 - 1) **Attachment 4b** : Guide to Preparation of Earning Asset Quality and other Information
 - 2) **Attachment 4c** : Guide to Preparation of Earning Asset Quality Report and other information
 - 3) **Attachment 7** : Guide to Preparation of Balance Sheet
 - 4) **Attachment 8** : Guide to Preparation of Statement of Profit & Loss and Changes of Retained Earning
 - 5) **Attachment 9** : Guide to Preparation of Commitment and Contingency
 - 6) **Attachment 10** : Guide to Calculation Minimum Capital Adequacy Requirement
 - 7) **Attachment 10a** : Guide to Calculation Risk Weighted Assets
 - 8) **Attachment 10b** : Guide to Capital Calculation
 - 9) **Attachment 11** : Guide to Financial Ratio Calculation

VI. QUARTERLY PUBLISHED FINANCIAL STATEMENT OF JUNE AND END OF DECEMBER POSITIONS

The format and scope of Published Financial Statement for the position of June and end of December is the same as the format and scope of the Quarterly Published Financial Statement for the position of March and September with several additional reports and information as follows:

1. Statement of Sources and Use of ZIS Funds as referred to in **Attachment 12**, Statement of Sources and Use of Qardh Funds as referred to in **Attachment 13**, and Statement of Changes of Restricted Investment Fund as referred to in **Attachment 14**.
2. For a bank belongs to a business group, apart from presenting individual bank financial report and bank financial Statement consolidated with subsidiaries, the bank is also obliged to present the balance sheet, income statement, statement of changes in equity as well as off balance sheet of the parent company dealing in the field of finance which are the consolidation of all companies belonging to the group in the field of finance in compliance with the applicable accountancy standard. In the event the business group does not have any parent company in the field of finance, the bank is obliged to present balance sheet, income statement and the list of off balance sheet of the company which is the result of consolidation of all companies belonging to the business group pursuant to the applicable accountancy standard.
3. Balance sheet and the income statement of the parent company in the field of finance or parent company should be presented in comparison with the same position in the previous year.
4. Specifically for the position of end of December:
 - a. Financial report as referred to in number 2 should be audited by a Public Accountant, and the name of the Public Accountant in charge should be included, as well as the name of the office and the opinion of the Public Accountant.
 - b. The format of Balance Sheet and Income Statement of the parent company in the field of finance or parent company should be adjusted to the Balance Sheet and Income Statement presented in the audit report.

VII. MONTHLY PUBLISHED FINANCIAL STATEMENT

1. Monthly Statement presented by Bank to Bank Indonesia for the position of January to December will be announced in the home page of Bank Indonesia.
2. The format used for Monthly Published Financial Statement is as referred to in **Attachment 1a**, **Attachment 2a**, **Attachment 3a**, **Attachment 4a**, and **Attachment 5a**.
3. The preparation of published presentation as referred to in **Attachment 4b**, **Attachment 4c**, **Attachment 7**, **Attachment 8**, **Attachment 9**, and **Attachment 10**.

4. Monthly...

4. Monthly Published Financial Statement is an individual bank financial statement which is a combination between bank head office and all bank offices.

VIII. SPECIFIC REPORT SUBMITTED TO BANK INDONESIA

Pursuant to Article 28 of PBI, Bank is obliged to submit the following reports to Bank Indonesia:

1. Transactions between Banks and related parties

The reports should at least include:

- a. Names of parties related to Bank;
- b. Involvement relation with Bank;
- c. Types of transaction;
- d. Total or nominal of transaction; and
- e. Earning Asset Quality for Fund provision transaction.

2. Distribution of Fund provision, commitment and other similar facilities of each company belonging to the same business group with Bank to debtor having obtained fund provision from Bank, for Bank being part of business group.

Subjects to be reported should at least include:

- a. Name of debtor;
- b. Total and quality of fund provision distributed by Bank;
- c. Name of business group distributing fund provision and the involvement relation with Bank; and
- d. Type of fund provision and total of fund provision distributed by the business group.

Reports as referred to in numbers V, VI, VII and VIII are submitted to Bank Indonesia in accordance with the schedule and deadline of Report submission as regulated by the concerned PBI.

IX. ADDRESS OF SUBMISSION OF QUARTERLY PUBLISHED FINANCIAL STATEMENT

1. Photocopy or newspaper clipping of Quarterly Published Financial Statement, as well as Specific Report are submitted to Bank Indonesia at the following address:
 - a. Direktorat Perbankan Syariah, Jl. MH Thamrin no. 2 Jakarta 10350, for Bank with Head office or Branch office of Foreign Bank located in the working area of the Head office of Bank Indonesia; or
 - b. The office of local Bank Indonesia, for Bank having Head office outside the working area of Head office of Bank Indonesia.

2. Diskette...

2. Diskette containing information of Quarterly Published Financial Statement is submitted to Directorate of Banking License and Information, Jl. MH Thamrin No. 2, Jakarta 10110, or by email to cfs@bi.go.id.

X. CONCLUDING PROVISIONS

1. Bank and Sharia Business Unit are obliged to submit Annual Report as referred to in this Circular Letter since the Annual Report for 2005 Fiscal Year.
2. With the issuance of this Circular Letter, the Circular Letter of Bank Indonesia No. 3/30/DPNP dated December 14, 2001 as amended by Circular Letter of Bank Indonesia No.7/10/DPNP dated March 31st, 2005 concerning Quarterly and Monthly Published of Financial Statements as well as Specific Bank Reports submitted to Bank Indonesia, and Circular Letter No. 3/31/DPNP dated December 14, 2001 concerning Annual Report of Commercial Bank and Specific Annual Report submitted to Bank Indonesia are declared no longer valid for Bank and Sharia Business Unit.

This stipulation in this Circular Letter shall be come into force on the date of its enactment.

For the public to be informed, it is ordered that this circular letter be promulgated in the State Gazette of the Republic of Indonesia.

BANK INDONESIA

SITI CH. FADJRIAH
DEPUTY GOVERNOR

BALANCE SHEET

Bank :

Date :

No	DESCRIPTION	BANK		CONSOLIDATED	
		Position on Date of Report	Position on Previous Date Report	Position on Date of Report	Position on Previous Date Report
	<u>ASSETS</u>				
1.	Cash				
2.	Placement with BI				
	a. Wadiah Demand Deposit				
	b. SWBI				
3.	Interbank placement				
	a. Rupiah PPAP				
	b. Foreign Currency PPAP				
4.	Securities held				
	a. Rupiah				
	I. Held to maturity				
	II. Others PPAP				
	b. Foreign Currency				
	I. Held to maturity				
	II. Others PPAP				
5.	Murabahah Receivables				
	a. Rupiah				
	a.1. Related to Bank				
	1. Murabahah Receivables				
	2. Income from deferred Murabahah margin				
	a.2. Not related to Bank				
	1. Murabahah Receivable				
	2. Income from deferred Murabahah margin PPAP				
	b. Foreign Currency				
	b.1. Related to Bank				
	1. Murabahah Receivables				
	2. Income from deferred Murabahah margin				
	b.2. Not related to Bank				
	1. Murabaha Receivables				
	2. Income from deferred Murabahah margin PPAP				
6.	Share Receivables PPAP				
7.	Istishna Receivables Deferred				
	Murabahah Income Margin PPAP				
8.	Qardh Receivables PPAP				
9.	Financing				
	a. Rupiah				

No	DESCRIPTION	BANK		CONSOLIDATED	
		Position on Date of Report	Position on Previous Date Report	Position on Date of Report	Position on Previous Date Report
	a.1. Related to Bank a.2. Not related to Bank PPAP b. Foreign Currency b.1. Related to Bank b.2. Not related to Bank PPAP				
10.	Inventory				
11.	Ijarah				
	a. Ijarah Asset				
	b. Accumulated Depreciation/ Amortization Ijarah Asset				
12.	Other receivables PPAP				
13.	Equity Participation PPAP				
14.	Istishna Assets in completion				
15.	Istishna termin (instalment schedule)				
16.	Unearned Income				
17.	Advance Payment				
18.	Tax advance				
19.	Deferred Tax Asset				
20.	Fixed Asset and Inventory Accumulated Depreciation of Fixed Asset and Inventory				
21.	Foreclosed Collateral				
22.	Other Assets				
	TOTALASSETS				

BALANCE SHEET

Bank :

Date :

No	DESCRIPTION	BANK		CONSOLIDATED	
		Position on Date of Report	Position on Previous Date Report	Position on Date of Report	Position on Previous Date Report
	<u>LIABILITES</u>				
1.	Wadiah Saving Fund				
	a. Wadiah Demand Deposit				
	b. Wadiah Saving				
2.	Other Current Liabilities				
3.	Liabilities with Bank Indonesia				
	a. FPJPS				
	b. Others				
4.	Liabilities with Other Banks				
5.	Securities Issued				
6.	Financing/Loan Received				
	a. Rupiah				
	i. Related to Bank				
	ii. Not related to Bank				
	b. Foreign Currency				
	i. Related to Bank				
	ii. Not related to Bank				
7.	Estimated Loss from Commitment and Contingencies				
8.	Accrued Expenses				
9.	Estimated Income Tax				
10.	Deferred Tax Liabilities				
11.	Other Liabilities				
12.	Subordinated Loan				
	a. Rupiah				
	i. Related to Bank				
	ii. Not related to Bank				
	b. Foreign Currency				
	i. Related to Bank				
	ii. Not related to Bank				
13.	Various Liabilities				
14.	Loan capital				
15.	Minority Interest/Right				

No	DESCRIPTION	BANK		CONSOLIDATED	
		Position on Date of Report	Position on Previous Date Report	Position on Date of Report	Position on Previous Date Report
16.	Unrestricted Investment Fund (Mudharabah Muthlaqah)				
	a. Mudharabah Savings				
	b. Mudharabah Deposit				
	b1. Rupiah				
	b2. Foreign Currency				
17.	Equity				
	a. Paid up Capital				
	b. Agio (disagio)				
	c. Donated capital				
	d. Funds paid up as capital				
	e. Translation Adjustment of financial report				
	f. Net of Reevaluation Fixed Asset				
	g. Balance of Profit (Loss)				
	TOTAL LIABILITIES				

MONTHLY BALANCE SHEET

Bank :

Date :

No	DESCRIPTION	BANK Reporting date
	<u>ASSETS</u>	
1.	Cash	
2.	Placement with BI	
	a. Wadiah Demand Deposit	
	b. SWBI	
3.	Interbank placement	
	a. Rupiah PPAP	
	b. Foreign Currency PPAP	
4.	Securities held	
	a. Rupiah	
	I. Held to maturity	
	II. Others PPAP	
	b. Foreign Currency	
	I. Held to maturity	
	II. Others PPAP	
5.	Murabahah Receivables	
	a. Rupiah	
	a.1 Murabahah Receivables	
	a. Rupiah	
	a.1. Related to Bank	
	1. Murabahah Receivables	
	2. Income from deferred Murabahah margin	
	a.2. Not related to Bank	
	1. Murabahah Receivable	
	2. Income from deferred Murabahah margin PPAP	
	b. Foreign Currency	
	b.1. Related to Bank	
	1. Murabahah Receivables	
	2. Income from deferred Murabahah margin.	
	b.2. Not related to Bank	
	1. Murabahah Receivables	
	2. Income from deferred Murabahah margin PPAP	
6.	Share Receivables PPAP	
7.	Istishna Receivables Income from deferred Murabahah margin PPAP	
8.	Qardh Receivables PPAP	

No	DESCRIPTION	BANK Reporting date
9.	Financing	
	a. Rupiah	
	a.1. Related to Bank	
	a.2. Not related to Bank PPAP	
	b. Foreign Currency	
	b.1. Related to Bank	
	b.2. Not related to Bank PPAP	
10.	Inventory	
11.	Ijarah	
	a. Ijarah Asset	
	b. Accumulated Depreciation/Amortization Ijarah Asset	
12.	Other receivables PPAP	
13.	Equity Participation PPAP	
14.	Istishna Assets in completion	
15.	Istishna termin (instalment schedule)	
16.	Unearned Income	
17.	Advance Payment	
18.	Tax advance	
19.	Asset Deferred tax	
20.	Fixed Asset and Inventory	
	Accumulated Depreciation Fixed Asset and Inventory -/-	
21.	Foreclosed Collateral	
22.	Other Assets	
	TOTALASSETS	

BALANCE SHEET

Bank :

Date :

(in million Rp)

No	DESCRIPTION	BANK		CONSOLIDATED	
		Position on Date of Report	Position on Previous Date Report	Position on Date of Report	Position on Previous Date Report
	<u>LIABILITES</u>				
1.	Wadiah Saving Fund				
	a. Wadiah Current Account				
	b. Wadiah Saving				
2.	Other Current Liabilities				
3.	Liabilities with Bank Indonesia				
	a. FPJPS				
	b. Others				
	Liabilities with Other Banks				
4.	Securities Issued				
5.	Financing/Loan Received				
6.	a. Rupiah				
	i. Related to Bank				
	ii. Not related to Bank				
	b. Foreign Currency				
	i. Related to Bank				
	ii. Not related to Bank				
7.	Revenue Loss Estimation				
8.	Accrued Expenses				
9.	Estimated Income Tax				
10.	Deferred Tax Obligation				
11.	Other Liabilities				
12.	Subordinated Loan				
	a. Rupiah				
	i. Related to Bank				
	ii. Not related to Bank				
	b. Foreign Currency				
	i. Related to Bank				
	ii. Not related to Bank				
13.	Various Liabilities				
14.	Loan capital				
15.	Minority Interest				
16.	Unrestricted Investment Fund (Mudharabah Muthiaqah)				
	a. Mudharabah Savings				

No	DESCRIPTION	BANK		CONSOLIDATED	
		Position on Date of Report	Position on Previous Date Report	Position on Date of Report	Position on Previous Date Report
17.	b. Mudharabah Deposit b1. Rupiah b2. Foreign Currency Equity a. Paid up Capital b. Aglo (disagio) c. Donated capital d. Funds paid up as capital e. Translation Adjustment of financial report f. Net of reevaluation fixed active g. Retained earnings (loss)				
	TOTAL LIABILITIES				

STATEMENT OF INCOME AND RETAINED EARNINGS¹⁾

Bank :

Date :

No	ITEMS	BANK		CONSOLIDATION	
		Position on Date of Report	Position on Previous Date Report	Position on Date of Report	Position on Previous Date Report
I	INCOME AND OPERATIONAL EXPENSES A. Income from Fund Distribution 1. From non-Bank Third Party a. Mudharabah Margin Income b. Parallel Salam Net Income c. Parallel Istishna Net Income i. Istishna Income ii. Istishna Basic Price d. Ijarah Rental Income e. Mudharabah Profit Sharing Income f. Musyarakah Profit Sharing Income g. Income from Investment h. Others 2. From Bank Indonesia a. SWBI Bonus b. Others 3. From Other Banks in Indonesia a. Bonus from Other Islamic Banks b. Mudharabah Profit Sharing Income i. Musharabah Savings ii. Mudharabah Deposit iii. Mudharabah Interbank Investment Certificate iv. Others B. Other Operational Income 1. Restricted Investment Service (Mudharabah Muqayaddah) 2. Services 3. Income from Foreign Currency 4. PPAP Correction 5. Allowance for Administrative Account Transaction Correction 6. Others				

No	DESCRIPTION	BANK		CONSOLIDATED	
		Position on Date of Report	Position on Previous Date Report	Position on Date of Report	Position on Previous Date Report
II.	Profit Sharing for Investor of Unrestricted Investment Fund 1. Non-Bank Third Party a. Mudharabah Saving b. Mudharabah Deposit c. Others 2. Bank Indonesia a. Islamic FPJP b. Others 3. Other Banks in and outside Indonesia a. Mudharabah Saving b. Mudharabah deposit c. Interbank Mudharabah Investment Certificate d. Others				
III.	Operational Income After Profit Sharing Distribution For Unrestricted Investment Fund Investor (I-II)				
IV.	Expenses (Income) Estimation Allowance for Earning Asset Losses				
V.	Estimated Expenses (Income) of Commitment and Contingency				
VI.	Other Operational Expenses A. Expenses on Wadiah Bonus B. Administrative and General Expenses C. Personnel Expenses D. Expenses of Securities Devaluation E. Expenses of Foreign Exchange Transaction F. Promotional Expenses G. Other Expenses				
VII.	Operational Profit (Loss) (III-(IV+V+VI) NON-OPERATIONAL LOAD AND INCOME				
VIII.	Non-Operational Income²⁾				
IX.	Non-Operational Expenses³⁾				
X.	Non-Operational Profit (Loss) (VIII-IX)				

No	DESCRIPTION	BANK		CONSOLIDATED	
		Position on Date of Report	Position on Previous Date Report	Position on Date of Report	Position on Previous Date Report
XI.	Current Profit (Loss) (VII+X)				
XII.	Estimated Income Tax				
XIII.	Total Profit (Loss) ⁴⁾				
XIV.	Minority Interest				
XV.	Retained Earnings (Loss) at the beginning of the year				
XVI.	Dividend				
XVII.	Others				
XVIII.	Retained Earnings (Loss) at the end of the year				
XIX.	Net Profit Per Share ⁵⁾				
	TOTAL LIABILITIES				

STATEMENT OF INCOME AND MONTHLY PUBLISHED-RETAINED EARNINGS

BANK :

PERIOD :

No	ITEMS	BANK Position on Date of Report
I	INCOME AND OPERATIONAL EXPENSES A. Income from Fund Distribution 1. From non-Bank Third Party a. Mudharabah Margin Income b. Parallel SalamNet Income c. Parallel Istishna Net Income i. Istishna Income ii. Istishna Basic Price d. Rental Income Ijarah e. Mudharabah Profit Sharing Income f. Musyarakah Profit Sharing Income g. Income from Investment h. Others 2. From Bank Indonesia a. SWBI Bonus b. Others 3. From Other Banks in Indonesia a. Bonus from Other Islamic Banks b. Mudharabah Profit Sharing Income i. Musharabah Savings ii. Mudharabah Deposit iii. Mudharabah Inter-bank Investment Certificate iv. Others B. Other Operational Income 1. Restricted Investment Service (Mudharabah Muqayaddah) 2. Services 3. Income from Foreign Currency 4. PPAP Correction 5. Allowance for Administrative Account Transaction Correction 6. Others	
II	Profit Sharing for Investor of Unrestricted Investment Fund 1. Non-Bank Third Party a. Mudharabah Saving b. Mudharabah Deposit c. Others 2. Bank Indonesia a. Islamic FPJP b. Others	

No	ITEMS	BANK Position on Date of Report
	3. Other Banks in and outside Indonesia a. Mudharabah Saving b. Mudharabah deposit c. Interbank Mudharabah Investment Certificate d. Others	
III.	Operational Income After Profit Sharing Distribution For Unrestricted Investment Fund Investor (I-II)	
IV.	Expenses (Income) Estimation Allowance for Earning Asset Losses	
V.	Estimated Loss (Income) Expenses of Commitment and Contingency	
VI.	Other Operational Expenses A. Expenses of Wadiah Bonus B. Administrative and General Expenses C. Personnel Expenses D. Expenses of Securities Devaluation E. Expenses of Foreign Exchange Transaction F. Promotional Expenses G. Other Expenses	
VII.	Operational Profit (Loss) (III-(IV+V+VI) NON-OPERATIONAL EXPENSES AND INCOME	
VIII.	Non-Operational Income²⁾	
IX.	Non-Operational Expenses³⁾	
X.	Non-Operational Profit (Loss) (VIII-IX)	
XI.	Current Profit (Loss) (VII+X)	
XII.	Estimated Income Tax	
XIII.	Total Profit (Loss) ⁴⁾ Minority Interests Beginning of Year Retained Earnings (Loss) Dividend Others End of the Period Retained Earnings (Loss) Net Profit Per Share ⁵⁾	

COMMITMENT AND CONTINGENCY

Bank :

Date :

(in million Rupiah)

No	ITEMS	BANK		CONSOLIDATED	
		Position on Date of Report	Position on Previous Date of Report	Position on Date of Report	Position on Previous Date of Report
	COMMITMENT				
	<u>Commitment Receivables</u>				
1.	Unused Financing Facilities Granted				
2.	Current Position of Spot Purchase				
	a. Related to Bank				
	b. Not Related to Bank				
3.	Current Position of Forward Purchase				
	a. Related to Bank				
	b. Not related to Bank				
4.	Others				
	Total of Commitment Receivables				
	<u>Commitment Liabilities</u>				
1.	Receivables of Qardh Facilities not yet withdrawn				
2.	Financing Facility to Customers that not yet withdrawn				
	a. Mudharabah Financing				
	b. Musyarakah Financing				
3.	Financing Facility to Other Islamic Bank that not yet withdrawn				
4.	Current Irrevocable L/C				
5.	Current Position of Spot Sales				
	a. Related to Bank				
	b. Not Related to Bank				
6.	Current Position of Forward Sales				
	a. Related to Bank				
	b. Not Related to Bank				
7.	Others				
	Total of Commitment Liabilities				
	TOTAL OF NET COMMITMENT CONTINGENCY				

No	DESCRIPTION	BANK		CONSOLIDATED	
		Position on Date of Report	Position on Previous Date Report	Position on Date of Report	Position on Previous Date Report
	<u>Contingency Receivables</u>				
1.	Guarantee (Kafalah) Received				
2.	Receivable Income (loss)				
	a. Related to Bank				
	b. Not Related to Bank				
3.	Others				
	Total of Contingency Receivables				
	<u>Contingency Liabilities</u>				
1.	Guarantee (Kafalah) Issued				
2.	Others				
	Total of Contingency Receivables				
	TOTAL OF NET CONTINGENCY				

COMMITMENT AND CONTINGENCY MONTHLY STATEMENT

Bank :

Date :

(in million Rupiah)

No.	ITEMS	BANK POSITION DATE REPORT
	COMMITMENT	
	<u>Commitment Receivables</u>	
1.	Unused Financing Facilities Granted	
2.	Current Position of Spot Purchase	
	a. Related to Bank	
	b. Not Related to Bank	
3.	Current Position of Forward Purchase.	
	a. Related to Bank	
	b. Not related to Bank	
4.	Others	
	Total of Commitment Receivables	
	<u>Commitment Liabilities</u>	
1.	Receivables Qardh Facilities not yet withdrawn	
2.	Financing Facility to Customers that not yet withdrawn	
	a. Mudharabah Financing	
	b. Musyarakah Financing	
3.	Financing Facility to Other Islamic Bank that not yet withdrawn	
4.	Current Irrevocable L/C	
5.	Current Position of Spot Sales	
	a. Related to Bank	
	b. Not Related to Bank	
6.	Current Position of Forward Sales	
	a. Related to Bank	
	b. Not Related to Bank	
7.	Others	
	Total of Commitment Liabilities	
	TOTAL OF NET COMMITMENT CONTINGENCY	

No	DESCRIPTION	BANK		CONSOLIDATED	
		Position on Date of Report	Position on Previous Date Report	Position on Date of Report	Position on Previous Date Report
	<u>Contingency Receivables</u>				
1.	Guarantee (Kafalah) Received				
2.	Receivable Income (loss)				
	a. Related to Bank				
	b. Not Related to Bank				
3.	Others				
	Total of Contingency Receivables				
	<u>Contingency Liabilities</u>				
1.	Guarantee (Kafalah) Issued				
2.	Others				
	Total of Contingency Receivables				
	TOTAL OF NET CONTINGENCY				

Attachment 4a

EARNING ASSET QUALITY AND OTHER INFORMATION

Bank :

Date :

No.	ITEMS	BANK					
		POSITION ON DATE OF REPORT					
		L	DPK	KL	D	M	Amount
1.	Placement in Other Banks						
2.	Placement in Bank Indonesia						
3.	Islamic Securities						
4.	Receivables						
	a. KUK						
	b. Non-KUK						
	c. Property						
	I. Restructured						
	II. Not restructured						
	d. Non-Property						
	I. Restructured						
	II. Not restructured						
5.	Financing						
	a. KUK						
	b. Non-KUK						
	c. Property						
	I. Restructured						
	II. Not restructured						
	d. Non-Property						
	I. Restructured						
	II. Not restructured						
6.	Involvement on Third Party						
	a. At non-Bank financial institution						
	b. In order of Financing Restructuring (Others)						
7.	Ijarah						
8.	Other Receivables to Third Party						
9.	Commitment and Contingency to Third Party						
	TOTAL						
10.	PPAP that must be established						
11.	PPAP has been established						
12.	Percentage KUK in Total Financing						

CALCULATION OF MINIMUM CAPITAL ADEQUACY REQUIRED

	DESCRIPTION	POSITION ON REPORT DATE	PREVIOUS YEAR POSITION
I	CAPITAL COMPONENT		
	A. TIER 1 CAPITAL		
	1. Paid up capital		
	2. Disclosed Reserves		
	a. Agio (-/-)		
	b. Disagio		
	c. Donated capital		
	d. General and Designated Reserves		
	e. Previous earnings after taxes		
	f. Previous Losses (-/-)		
	g. Current Year's earnings after taxes (50%)		
	h. Current Year's Losses (-/-)		
	i. Adjustment resulting from the conversion of overseas branch office financial report : 1) Positive adjustment 2) Negative adjustment		
	j. Paid in Capital		
	k. Decrease in Value of Portfolio Equity Investment Ready to be Sold		
	3. Goodwill (-/-)		
	B. SUPPLEMENTARY CAPITAL (Max 100% of Tier 1 Capital)		
	1. Adjustment of Reevaluation of Fixed Asset		
	2. PPAP General Reserves (max. 1.25% of RWA)		
	3. Loan capital		
	4. Subordinated Investment (Max 50% of Tier 1 Capital)		
	5. Increase in the Value of Portfolio Investment Ready to be Sold (45%)		
	C. ADDITIONAL SUPPLEMENTARY CAPITAL		
	1. Tier 1 Capital Allocated for Market Risk		

Attachment 5 Circular Letter of Bank Indonesia Number 7/56/DPbS Dated December 9, 2005

Attachment 5

	DESCRIPTION	POSITION ON REPORT DATE	PREVIOUS YEAR POSITION
I.	2. Supplementary Capital not Allocated for Fund Distribution Risk 3. Subordinated Investment for Market Risk 4. Total of Additional Capital (1 up to 3) 5. Total of Additional Capital meeting requirements for market risk		
II.	TOTAL OF TIER 1 AND SUPPLEMENTARY CAPITAL (A + B)		
III.	TOTAL OF TIER 1, SUPPLEMENTARY AND ADDITIONAL CAPITAL		
IV.	INVESTMENT (-/-)		
V.	TOTAL CAPITAL FOR CREDIT RISK (II – IV)		
VI.	TOTAL CAPITAL FOR CREDIT AND MARKET RISKS (III – IV)		
VII.	CREDIT RISK WEIGHTED ASSET		
VIII.	MARKET RISK WEIGHTED ASSET		
IX.	MARKET AND CREDIT RISK WEIGHTED ASSET		
X.	CAPITAL ADEQUACY RATIO FOR CREDIT RISK (V:VIII)		
XI.	CAPITAL ADEQUACY RATIO FOR CREDIT AND MARKET RISK (VI:IX)		
XII.	CAPITAL ADEQUACY RATIO REQUIRED		

CALCULATION OF MINIMUM CAPITAL ADEQUACY REQUIRED

Bank :

Date :

	DESCRIPTION	POSITION ON REPORT DATE
	A. TIER 1 CAPITAL	
	1. Paid up capital	
	2. Disclosed Reserves	
	a. Agio (-/-)	
	b. Disagio	
	c. Donated capital	
	d. General and Designated Reserves	
	e. Previous earnings after taxes	
	f. Previous Losses (-/-)	
	g. Current Year's earnings after taxes (50%)	
	h. Current Year's Losses (-/-)	
	i. Adjustment resulting from the conversion of overseas branch office financial report : 1) Positive adjustment 2) Negative adjustment	
	j. Paid in Capital	
	k. Decrease in Value of Portfolio Equity Investment Ready to be Sold	
	3. Goodwill (-/-)	
	B. SUPPLEMENTARY CAPITAL (Max 100% of Tier 1 Capital)	
	1. Adjustment of Reevaluation of Fixed Asset	
	2. PPAP General Reserves (max. 1.25% of RWA)	
	3. Loan capital	
	4. Subordinated Investment (Max 50% of Tier 1 Capital)	
	5. Increase in the Value of Portfolio Investment Available for sale (45%)	
	C. ADDITIONAL SUPPLEMENTARY CAPITAL	
	1. Tier 1 Capital Allocated for Market Risk	

	DESCRIPTION	POSITION ON REPORT DATE
	2. Supplementary Capital not Allocated for Fund Distribution Risk	
	3. Subordinated Investment for Market Risk	
	4. Total of Additional Capital (1 up to 3)	
	5. Total of Additional Capital meeting requirements for market risk	
II.	TOTAL OF TIER 1 AND SUPPLEMENTARY CAPITAL (A + B)	
III.	TOTAL OF TIER 1, SUPPLEMENTARY AND ADDITIONAL CAPITAL	
IV.	INVESTMENT (-/-)	
V.	TOTAL CAPITAL FOR CREDIT RISK (II – IV)	
VI.	TOTAL CAPITAL FOR CREDIT AND MARKET RISKS (III – IV)	
VII.	CREDIT RISK WEIGHTED ASSET	
VIII.	MARKET RISK WEIGHTED ASSET	
IX.	MARKET AND CREDIT RISK WEIGHTED ASSET	
X.	CAPITAL ADEQUACY RATIO FOR CREDIT RISK (V:VIII)	
XI.	CAPITAL ADEQUACY RATIO FOR CREDIT AND MARKET RISK (VI:IX)	
XII.	CAPITAL ADEQUACY RATIO REQUIRED	

TABLE OF FINANCIAL RATIO CALCULATION

Bank :

NO.	RATIO	POSITION ON REPORT DATE	PREVIOUS YEAR POSITION
I.	Capital		
1.	a. CAR (KPMM) by considering credit/fund distribution risks		
	b. CAR (KMPM) by considering credit/fund distribution and market risks		
2.	Fixed Asset to Equity		
II.	Earning Assets		
1.	Classified Earning Assets (NPA)		
2.	a. NPF Gross b. NPF Net		
3.	Loss Allowance to Earning Asset		
4.	Loss Allowance Coverage		
III.	Asset Quality		
1.	ROA		
2.	ROE		
3.	NIM/NCOM (Net Core Operational Margin)		
4.	OER (Operational Efficiency Ratio) (BOPO)		
IV.	Liquidity		
1.	Quick Ratio = Current Asset/Current Liabilities		
2.	Liabilities Among Banks (SIMA) towards Third Party Funds (DPK)		
3.	Core Depositor to DPK		
V.	Compliance		
1.	a. Percentage of LLL Violations ^a 1. Related Party ^a 2. Not related Party b. Percentage of exceeding LLL b1. Related Party b2. Not related Party		
2.	GWM Rupiah		
3.	PDN		

NO.	PUBLICATION ITEMS	LBUS ITEMS	LBUS CODE	Note for Monthly Published Financial Statement
4.	<p>Securities Owneda. Rupiah I. Held to maturity II. Others PPAP -/-</p> <p>b. Foreign Currency I. Held to maturity II. Others PPAP -/-</p>	<p>Securities Owned 05) Classified based on types of currency:</p> <p>Type of currency: based on List of Codes of Currency Types (D8JV)</p> <p>Objective of ownership: 1. Held to maturity 2. Others Types: 1. Securities of Islamic Financial Market a. Draft 1. Export Draft 2. SKBDN 3. Other b. Other 2. Securities of Islamic Capital Market a. Islamic Trust Fund Certificate b. Bonds - In the framework of Banking recapitalization - Other c. Other 3. Other Interbank placements 04) 1. Securities of Islamic Financial Market a. Held to maturity i. Inter-banks Mudharabah Investment Certificate ii. Other b. Others i. Inter-banks Mudharabah Investment Certificate ii. Other 2. Securities of Islamic Capital Market a. Held to maturity</p>	<p>140</p> <p>Kol II D8JV=(036-950) Rp=360, Foreign Currency=Non360</p> <p>Kol IV (1) Kol IV (3), others include also” available for sale”</p> <p>140 (55) 140 (57) 140 (59) 140 (60)</p> <p>140 (81) 140 (82) 140 (83) 140 (89) 140 (99)</p> <p>130 (51) 130 (53) 130 (54) 130 (57)</p>	

NO.	PUBLICATION ITEMS	LBUS ITEMS	LBUS CODE	Note for Monthly Published Financial Statement
		i. Subordinated Islamic Bonds ii. Other Islamic Bonds iii. Others 130 (58) b. Others 130 (59) i. Subordinated Islamic Bonds 130 (60) ii. Other Islamic Bonds 130 (61) iii. Others 130 (62) OTHER ASSETS 17) Allowance for restructuring of Securities Owned -/- 230, KoLI (30) Rupiah PPAP -/- 13) 1. Securities Owned 13) a. General Reserves 205 (20) b. Special Reserves 207 (20) 2. Interbank placements – Securities a. General Reserves 205 (10) b. Special Reserves 207 (10) Foreign Currency PPAP -/- 13) 1. Securities Owned 13) a. General Reserves 205 (20) b. Special Reserves 207 (20) 2. Interbank placements – Securities a. General Reserves 205 (10) b. Special Reserves 207 (10)		
5	Murabahah Receivables a. Rupiah a.1. Related to Bank 1. Murabahah Receivables 2. Deferred Murabahah Marginal Income -/- PPAP b. Foreign Currency a.1. Related to Bank 1. Murabahah Receivables 2. Deferred Murahabah Marginal Income -/- a.2. Not Related to Bank 1. Murabahah Receivables 2. Deferred Murahabah Marginal Income -/-	Classified based on relation with Bank: 1. Related to Bank 2. Not Related to Bank ----- Murahabah Receivables 06) Deferred Murahabah Marginal Income -/- ----- VARIOUS ASSETS 17) Allowance for restructuring of Receivables -/- -----	Entry from: 205 (20) 207 (20) 205 (10) 207 (10) Entry from: 205 (20) 207 (20) 205 (10) 207 (10) 150, Kol.VII.2 (1) 150, Kol.VII.2 (1) 150 151 230, Kol,I (31)	Combined with Placement (no.3)

NO.	PUBLICATION ITEMS	LBUS ITEMS	LBUS CODE	Note for Monthly Published Financial Statement
6	PPAP -/-	Rupiah PPAP -/- 13)	<u>Entry from:</u>	
		1. Not Restructured Receivables		
		a. General Reserves	205 (35)	
		b. Special Reserves	207 (31)	
		2. Restructured Receivables		
		a. General Reserves		
		b. Special Reserves		
		Foreign Currency PPAP -/- 13)	<u>Entry from:</u>	
		1. Not Restructured Receivables		
		a. General Reserves	205 (35)	
		b. Special Reserves	207 (35)	
		2. Restructured Receivables		
		a. General Reserves	205 (31)	
		b. Special Reserves	207 (31)	
		Salam Receivables 07)		
		PPAP -/- 13)	<u>Entry from:</u>	
		1. Not Restructured Receivables		
		a. General Reserves	205 (36)	
		b. Special Reserves	207 (36)	
		2. Restructured Receivables		
		a. General Reserves	205 (32)	
		b. Special Reserves	207 (32)	
		Istishna Receivables 08)	153	
		Deferred Ishtishna Marginal Income -/-	154	
		PPAP -/- 13)	<u>Entry from:</u>	
		1. Not Restructured Receivables		
		a. General Reserves	205 (37)	
		b. Special Reserves	207 (37)	
		2. Restructured Receivables		
		a. General Reserves	205 (33)	
		b. Special Reserves	207 (33)	
		Qardh Receivables 09)	150	
		PPAP -/- 13)	<u>Entry from:</u>	
		1. Not Restructured Receivables		
		a. General Reserves	205 (38)	
		b. Special Reserves	207 (38)	
		2. Restructured Receivables		
		a. General Reserves	205 (34)	
		b. Special Reserves	207 (34)	
		3. Other		
		Transfer from foreclosed collateral		

NO.	PUBLICATION ITEMS	LBUS ITEMS	LBUS CODE	Note for Monthly Published Financial Statement
9	Financing: a. Rupiah a.1. Related to Bank a.2. Not Related to Bank PPAP -/- b. Foreign Currency b.1. Related to Bank b.2. Not Related to Bank PPAP -/-	Financing 10) Classified by types of currency Type of currency: based on List of Codes of Currency Types (D8JV) Relation with Bank: 1. Related to Bank 2. Not Related to Bank Types of Financing: a. Mudharabah Financing b. Musyarakah Financing VARIOUS ASSETS 17) Allowance for restructuring of Financing -/- Rupiah PPAP -/- 13) 1. Not Restructured Receivables a. General Reserves b. Special Reserves 2. Restructured Receivables a. General Reserves b. Special Reserves Foreign Currency PPAP -/- 13) 1. Not Restructured Receivables a. General Reserves b. Special Reserves 2. Restructured Receivables a. General Reserves b. Special Reserves	Kol VIID8JV (036-950)Rp=360, Foreign Currency= Non 360 Kol. IX.2 (1) Kol. IX.2 (2) 160 161 Other financing is included in Mudharabah Financing 230,Kol.I (32) Entry from: 205 (56,57,59) 207 (56,57,59) 205 (51,52,55) 207 (51,52,55) Entry from: 205 (56,57,59) 207 (56,57,59) 205 (51,52,55) 207 (51,52,55)	
10	Inventory	Inventory	170	
11	Ijarah a. Ijarah Assets b. Accumulation of Depreciation/Amortization of Ijarah Assets PPAP -/-	Ijarah 44) Ijarah Assets: 1. Building/Office 2. Warehouse 3. Ruko/Rukan 4. House/Apartment 5. Hotel 6. Land 7. Vehicles	 180, Kol.I (10) 180, Kol.I (15) 180, Kol.I (20) 180, Kol.I (25) 180, Kol.I (30) 180, Kol.I (35) 180, Kol.I (40)	

NO.	PUBLICATION ITEMS	LBUS ITEMS	LBUS CODE	Note for Monthly Published Financial Statement
12	Other Receivables	8. Machine 9. Office Equipment 10. Ship 11. Airplane 12. Heavy Equipment 13. Others Accumulation of Depreciation/Amortization PPAP -/- 13) Ijarah a. General Reserves b. Special Reserves Other Receivables 11) Types: 1. Contributed Fund a. For financing of trade transaction up to 15 days b. Other 2. Acceptance Receivables 3. Receivables to buyers 4. Receivables to sellers 5. Receivables to mudharib 6. Other PPAP -/- 13) Ijarah a. General Reserves b. Special Reserves	180, Kol.I (45) 180, Kol.I (50) 180, Kol.I (55) 180, Kol.I (60) 180, Kol.I (65) 180, Kol.I (99) 185, Kol.IV 205 (61) 207 (61) 190, Kol.II. (11) 190, Kol.II. (19) 190, Kol.II. (20) 190, Kol.II. (30) 190, Kol.II. (40) 190, Kol.II. (50) 190, Kol.II. (90) Entry from: 205 (45) 207 (45)	
		Investment 012) Type of Company: 1. Non Banking Institution 2. Other Objective: 1. Establishment/ownership of subsidiary 2. Restructuring of receivables/financing INTERBANK PLACEMENTS 04) Investment VARIOUS ASSETS 17) Allowance for restructured investment -/- PPAP -/- 13) 1. Interbank placements - investment a. General Reserves b. Special Reserves	200, Kol.II (10) 200, Kol.II (90) 200, Kol.V (1) 200, Kol.V (2) 130 (90) 230, Kol.I (33) Entry from: 205 (10) 207 (10)	

NO.	PUBLICATION ITEMS	LBUS ITEMS	LBUS CODE	Note for Monthly Published Financial Statement
14	Istishna Asset in completion	2. Investment a. General Reserves b. Special Reserves Istishna Asset in completion 14) Objective: a. For Istishna Parallel b. Other	205 (40) 207 (40) 230, Kol.II (1) 230, Kol.II (2)	Combined with Placement (No.3)
15	Istishna Deadline	Istishna Deadline 14) -/-	211, Kol.IX	
16	Accrued Revenues	VARIOUS ASSETS 17) Accrued Asset a. Accrued Ijarah Revenues b. Other	230, Kol.I (36) 230, Kol.I (39)	
17	Prepaid Expenses	VARIOUS ASSETS 17) Accrued Asset a. Accrued Ijarah Revenues b. Other	230, Kol.I (50) 230, Kol.I (50)	
18	Tax Advances	Offsetting of debit of tax advances and Estimates of income tax VARIOUS ASSETS 17) Tax Advances	230, Kol.I (40)	
19	Deferred Tax Asset	VARIOUS LIABILITIES 29) Estimates of income tax VARIOUS ASSETS 17) Deferred Tax Asset	400 (30) 230, Kol.I (70)	
20	Fixed Asset and Inventory Accumulation of fixed asset and inventory depreciation	Fixed Asset and Inventory a. Fixed Asset (Building, Land) and Inventory b. Accumulation of fixed asset (Building) and inventory depreciation -/-	213 + 215 214 + 216	
21	Foreclosed Collateral	VARIOUS ASSETS 17) Foreclosed Collateral	230, Kol.I (45)	
22	Other Assets	VARIOUS ASSETS 17) 1. Gold and Gold Currency 2. Commemorative Coins a. Nominal Value b. Adjustment on nominal value 3. Collection Claim 4. Allowance for restructuring - Others -/- 5. Deferred expenses 6. Contribute for government program	230, Kol.I (05) 230, Kol.I (10) 230, Kol.I (15) 230, Kol.I (25) 230, Kol.I (34) 230, Kol.I (55)	

NO.	PUBLICATION ITEMS	LBUS ITEMS	LBUS CODE	Note for Monthly Published Financial Statement
		7. Goodwill 8. Others OTHER RECEIVABLES 11) Other INTERBANK PLACEMENTS 04) 1. Purchased/Foreclosed Traveller's cheque 2. Guarantee Deposit for trade transaction 3. Fund for Liabilities Settlement 4. Other Offsetting of debit of inter office assets and inter office liabilities Inter office Assets a. Conducting operation in Indonesia 15) b. Conducting operation outside Indonesia 16) Interoffice Liabilities a. Conducting operation in Indonesia 15) b. Conducting operation outside Indonesia 16)	230, Kol.I (65) 230, Kol.I (75) 230, Kol.I (99) 190, Kol.II (90) 130, (77) 130, (45) 130, (80) 130, (99) 223 224 393 394	

GUIDELINE OF BALANCE SHEET PREPARATION

NO.	PUBLICATION ITEMS	LBUS ITEMS	LBUS CODE	Note for Monthly Published Financial Statement
1	LIABILITIES Wadiah Saving Fund a. Wadiah Demand Deposits b. Wadiah Saving	Wadiah Saving Fund 18) Types: a. Wadiah Demand Deposits b. Wadiah Saving c. Others Nature: 1. Can be withdrawn anytime 2. In Custodian 3. Blocked a. Due to Escrow Account b. Due to guarantee payment c. Others	301,Kol.III(10) 302,Kol.III(20) 309,Kol.III(99) (301,302,309)Kol.II(1) (301,302,309)Kol.II(2) (301,302,309)Kol.II(4) (301,302,309)Kol.II(5) (301,302,309)Kol.II(6) Others are included in Wadiah saving	
2	Other Current Liabilities	Other Current Liabilities 24) 1. Liabilities to Government that has not been transferred 2. Profit Share in Maturity 3. Transfer 4. Others	365 (10) 365 (20) 365 (30) 365 (99)	
3	Liabilities to Bank Indonesia a. FPJPS b. Others	Liabilities to Bank Indonesia 20) 1. Islamic Short Term Funding Facility (FPJPS) 2. Financing Received (KLBI for KUK) 3. Others	340 (10) 340 (40) 340 (99) Others = Other Financing Received	
4	Liabilities to Other Banks	Liabilities to Other Banks 21) 1. Saving a. Wadiah Demand Deposit b. Wadiah Saving Deposit c. Other 2. Unrestricted Investment Fund a. Mudharabah Saving b. Mudharabah Deposit c. Other	350 (10) 350 (20) 350 (29) 350 (30) 350 (35) 350 (39)	

NO.	PUBLICATION ITEMS	LBUS ITEMS	LBUS CODE	Note for Monthly Published Financial Statement
5	Securities Issued	3. Deposit in Mudharabah 4. Financing/Loan received a. Mudharabah b. Musyarakah c. Qardh b. Other 5. Acceptance Receivables Securities Issued 22) Types: 1. Securities of Islamic Money Market 2. Securities of Islamic Capital Market a. Subordinated Islamic Bonds b. Other Islamic Bonds c. Others 3. Traveller's Cheque sold 4. Others LIABILITIES TO OTHER BANK 21) 1. Securities of Islamic Money Market a. Certificate of Inter-Bank Mudharabah Investment b. Others 2. Securities of Islamic Capital Market a. Subordinated Islamic Bonds b. Other Islamic Bonds c. Others	350(50) 130(19) 350(51) 350(52) 350(53) 350(89) 350(95) 355(51) 355(71) 355(72) 355(79) 355(81) 355(99) 350(51) 350(59) 350(61) 350(62) 350(69)	
6	Financing/Loan Received a. Rupiah I. Related to Bank II. Not Related to Bank b. Foreign Currency I. Related to Bank II. Not Related to Bank	Financing/Loan Received 23) Types: 1. Mudharabah 2. Musyarakah 3. Qardh 4. Other Classified by types of currency Type of currency: based on List of Codes of Currency Types (D8JV) Relation with Bank: 1. Related to Bank 2. Not Related to Bank	360(10) 360(20) 360(30) 360(99) Kol.III D8JV (036-959) Rp=360, Foreign Currency = Non 360 Kol.V.2a (1) Kol.V.2a (2)	

NO.	PUBLICATION ITEMS	LBUS ITEMS	LBUS CODE	Note for Monthly Published Financial Statement
7	Estimation of Commitment and Contingency Loss	VARIOUS LIABILITIES 29) Allowance of Write Off for Administrative Account Transaction I. General Reserves II. Special Reserves	400 (80) 400 (81)	
8.	Profit Share Expenses to be paid	VARIOUS LIABILITIES 29) Profit Share Expenses to be paid	400 (20)	
9.	Estimated Income Tax	Offsetting of credit of Estimated Income Tax and Tax advance VARIOUS LIABILITIES 29) Estimated Income Tax VARIOUS ASSETS 17) -/- Tax Advance	400 (30) 230, Kol.I (40)	
10.	Deferred Tax Liabilities	VARIOUS LIABILITIES 29) Deferred Tax Liabilities	400 (85)	
11	Other Liabilities	Other Liabilities 24) 1. Advance of Murabahah from buyer 2. Advance of Istishna from buyer 3. Acceptance Receivables 4. Salam Loan 5. Istishna Loan to Producer 6. Deposit in Mudharabah Muqayyadah Financing LIABILITIES TO OTHER BANKS 21) 1. Guarantee Deposit 2. Others GUARANTEE DEPOSIT 26) Objective: 1. In the framework of Foreign Trade 2. In the framework of Domestic Trade 3. Others VARIOUS LIABILITIES 29) 1. Unpaid Dividend 2. Deferred Revenue (not in the framework of Restructuring) I. Istishna Revenue II. Others 3. Others	365 (40) 365 (45) 365 (50) 365 (60) 365 (70) 365 (80) 350 (46) 350 (99) 370, Kol.I (1) 370, Kol.I (5) 370, Kol.I (9) 400 (25) 400 (51) 400 (59) 400 (99)	

NO.	PUBLICATION ITEMS	LBUS ITEMS	LBUS CODE	Note for Monthly Published Financial Statement
12	Subordinated Loan a. Rupiah I. Related to Bank II. Not Related to Bank b. Foreign Currency I. Related to Bank II. Not Related to Bank	<u>Outcome of credit offsetting</u> <u>Inter-Office Asset and Inter-Office Liabilities</u> 1. Conducting operational activities in Indonesia 27) 2. Conducting operational activities outside Indonesia 28) Inter-Office Asset -/- 1. Conducting operational activities in Indonesia 15) 2. Conducting operational activities outside Indonesia 16) <u>Classified by types of currency</u> Type of currency: based on List of Codes of Currency Types (D8JV) Subordinated Loan 25) a. Related to Bank b. Not Related to Bank LIABILITIES TO BANK INDONESIA 20) Subordinated Loan LIABILITIES TO OTHER BANKS 21) Subordinated Loan a. Related to Bank b. Not Related to Bank	393 394 223 224 Kol.III D8JV (036-959) Rp=360, Foreign Currency = Non 360 368,Kol.II2a(1) 368,Kol.II2b(2) 340 (30) 350 (72) Kol.III.1 (1) Kol.III.1 (2)	
13	Various Liabilities	Various Liabilities 29) Deferred Revenue (in the framework of Restructuring) I. Istishna Revenue II. Others	400 (41) 400 (49)	
14	Loan capital	Loan capital 30)	410	
15	Minority Interest (filled out for consolidated column)			

NO.	PUBLICATION ITEMS	LBUS ITEMS	LBUS CODE	Note for Monthly Published Financial Statement
16	Unrestricted Investment Fund (Mudharabah, Muthlaqah) a. Mudharabah Saving b. Mudharabah Deposit b.1 Rupiah b.2 Foreign Currency	Unrestricted Investment Fund 19) <u>Classified by types of currency</u> Type of currency: based on List of Codes of Currency Types (D8JV) Types: 1. Mudharabah Saving 2. Mudharabah Deposit 3. Others	Kol.III D8JV (036-959) Rp=360, Foreign Currency = Non 360 321 (21) 322 (22) 329 (29) Others included in Mudharabah saving	
17	Equity: a. Paid up capital b. Agio (Disagio) c. Donated capital d. Paid in capital e. Adjustment resulting from conversion of financial report f. Increment of asset reevaluation g. retained earnings (loss)	Paid up capital 31) a. Tier 1 Capital b. Modal yang belum disetor Estimation of Additional Paid up Capital a. Agio b. Disagio c. Donated capital d. Paid in Capital e. Adjustment from conversion I. Positive Adjustment II. Negative Adjustment Increment of Asset Reevaluation Retained earnings (loss) Reserves a. General Reserves b. Special Reserves Profit/Loss a. Previous Years I. Profit II. Loss -/- b. Current Year I. Profit II. Loss	421 422 431 432 433 434 436 437 445 451 452 461 462 465 466	

**GUIDELINE IN PREPARING INCOME STATEMENT AND CHANGE OF
RETAINED EARNING¹⁾**

NO.	L/K PUBLICATION	LBUS ACCOUNT	LBU CODE
I.	INCOME AND OPERATIONAL EXPENSES A. Income from Fund Distribution 1. From Third Party Non-Bank a. Murahabah Margin Income b. Net Income of Parallel Salam c. Net Income of Parallel Ishtishna i. Ishtishna Income ii. Ishtishna Basic Price -/- d. Ijarah Lease Income e. Mudharabah Profit Share Income f. Musyarakah Profit Share Income g. Income from Investment h. Others 2. From Bank Indonesia a. SWBI Bonus b. Others 3. From Other Banks in Indonesia a. Bonus from Other Sharia Banks b. Mudharabah Profit Share Income i. Mudharabah Savings ii. Mudharabah Deposit iii. Investment Certificate Among Mudharabah iv. Othersc. Others c. Others	OPERATIONAL INCOME A. Income from Fund Distribution A1. Population 1. From Third Party Non-Bank a. Murahabah Margin Income b. Net Income of Parallel Salam c. Net Income of Parallel Ishtishna i. Ishtishna Income ii. Ishtishna Basic Price -/- d. Ijarah Lease Income e. Mudharabah Profit Share Income f. Musyarakah Profit Share Income g. Income from Investment h. Others 2. From Bank Indonesia a. SWBI Bonus b. Others 3. From Other Banks in Indonesia a. Bonus from Other Sharia Banks b. Mudharabah Profit Share Income i. Mudharabah Savings ii. Mudharabah Deposit iii. Investment Certificate Among Mudharabah iv. Others A2. Non Resident 1. From Third Party Non-Bank a. Murahabah Margin Income b. Net Income of Parallel Salam c. Net Income of Parallel Ishtishna i. Ishtishna Income ii. Ishtishna Basic Price -/- d. Ijarah Lease Income e. Mudharabah Profit Share Income f. Musyarakah Profit Share Income g. Income from Investment h. Others	

NO.	L/K PUBLICATION	LBUS ACCOUNT	LBUCODE
	<p>2. From Other Banks in Indonesia</p> <ol style="list-style-type: none"> Bonus from Other Sharia Banks Mudharabah Profit Share Income <ol style="list-style-type: none"> Mudharabah Savings Mudharabah Deposit Investment Certificate Among Mudharabah Others Others <p>B. Other Operational Income</p> <ol style="list-style-type: none"> Restricted Investment Service (Mudharabah Muqayaddah) Services Income from Foreign Currency PPAP Correction Allowance for Administrative Account Transaction Correction Others 	<p>2. From Other Banks in Indonesia</p> <ol style="list-style-type: none"> Bonus from Other Sharia Banks Mudharabah Profit Share Income <ol style="list-style-type: none"> Mudharabah Savings Mudharabah Deposit Investment Certificate Among Mudharabah Others Others <p>B. Other Operational Income</p> <ol style="list-style-type: none"> Restricted Investment Service (Mudharabah Muqayaddah) Services <ol style="list-style-type: none"> Transfer Bank Guarantee Collection L/C Publication Others Income from Foreign Currency PPAP Correction Allowance for Administrative Account Transaction Correction Others 	
II	<p>Profit Share for Investors of Unrestricted Investment Fund -/-</p> <ol style="list-style-type: none"> Non-Bank Third Party (non-Bank) <ol style="list-style-type: none"> Mudharabah Saving Mudharabah Deposit Others Bank Indonesia <ol style="list-style-type: none"> FPJP Sharia Others Other Banks in Indonesia and Overseas (Bank) <ol style="list-style-type: none"> Mudharabah Saving Mudharabah Deposit Mudharabah Inter-Bank Investment Certificate Others 	<p>Profit Share for Investors of Unrestricted Investment Fund -/-</p> <p>A. Resident</p> <ol style="list-style-type: none"> Non-Bank Third Party (non-Bank) <ol style="list-style-type: none"> Mudharabah Saving Mudharabah Deposit Others Bank Indonesia <ol style="list-style-type: none"> FPJP Sharia Others Other Banks in Indonesia and Overseas (Bank) <ol style="list-style-type: none"> Mudharabah Saving Mudharabah Deposit Mudharabah Inter-Bank Investment Certificate Others <p>B. Non Resident</p> <ol style="list-style-type: none"> Non-Bank Third Party (non-Bank) <ol style="list-style-type: none"> Mudharabah Saving Mudharabah Deposit Others Other Banks in Indonesia and Overseas (Bank) <ol style="list-style-type: none"> Mudharabah Saving Mudharabah Deposit Mudharabah Inter-Bank Investment Certificate Others 	

NO.	L/K PUBLICATION	LBUS ACCOUNT	LBU CODE
III.	Operational Revenue After Profit Share Distribution for Investor of Unrestricted Investment Fund (I – II)	Operational Revenue After Profit Share Distribution for Investor of Unrestricted Investment Fund (I–II) a. Surplus b. Deficit	
IV	Expenses (Revenue) of Allowance for Earning Asset Losses	<u>Operational Expenses</u> Depreciation/Allowance/Amortization/Write off 1. Amortization Depreciation of Ijarah Asset 2. Securities held 3. Fund Allocation Among Banks 4. Receivables 4.1. Mudharabah Receivables 4.2. Salam and Ihtishna Receivables 4.3. Qardh Receivables 5. Other Payables 6. Financing 6.1. Mudharabah Financing 6.2. Musyarakah Financing 6.3. Others 7. Investment 8. Others	
V	Expenses (Revenue) of Estimated Loss of Commitment and Contingency	<u>Operational Expenses</u> Depreciation/Allowance/Amortization/Write Off Administrative Account Transaction	
VI	Other operational expenses A. Wadiah Bonus Expenses	Operational Expenses Wadiah Bonus Expenses 1. Resident 1.1. Bank Indonesia 1.2. Other Bank in Indonesia 1.3. Third Party non-bank 2. Non-Resident 2.1. Other Overseas Banks 2.2. Third Party Non-Bank	
	B. Administrative and General Expenses	<u>Operational Expenses</u> A. Insurance Premium B. Research and Development C. Lease D. Taxes (excluded income taxes) E. Maintenance and Correction of Fixed Asset and Inventory F. Depreciation/Allowance/Amortization/Write Off 1. Depreciation of Fixed Assets and Inventory 2. Deferred Expenses	
	C. Personnel Expenses	<u>Operational Expenses</u> A. Labor 1. Salary and wage 2. Fee for Commissioner/Islamic Rural Bank Board of Supervision/Board of Director 3. Others	

NO.	L/K PUBLICATION	LBUS ACCOUNT	LBU CODE
	D. Expenses of Securities Depreciation	B. Education and Training <u>Operational Expenses</u> Depreciation of Securities	
	E. Expenses of Foreign Exchange Transaction	<u>Operational Expenses</u> Expenses for Foreign Exchange Transaction	
	F. Promotion Expenses	<u>Operational Expenses</u> Promotion	
	G. Other Expenses	<u>Operational Expenses</u> A. Premium in the framework of Guaranteeing Third Party Fund B. Others C. Maintenance Cost of Ijarah Assets <u>Non Operational Expenses</u> Loss of Restructured Restricted Investment Fund Distribution	
VII	Operational Revenue (Expenses) (III – (IV+ V+ VI)	Operational Revenue (Expenses) (III – (IV+ V+ VI)	
VIII	NON OPERATIONAL REVENUE AND EXPENSES	Non-Operational Revenue	
IX	Non Operational Revenue 2) Non Operational Expenses 3)	A. Profit due to Fixed Asset and Inventory B. Profit of Release Ijarah Assets C. Offsetting of Credit of Inter-Office Fee 1. KP/KC in Indonesia (413) 2. KP/KC Abroad (414) D. Currency Margin E. Others ²⁾ 1. Others 2. Deferred Income Tax Non-Operational Expenses A. Loss due to Sales/Loss Fixed Asset and Inventory B. Loss of Release Ijarah Asset C. Fines/Sanctions D. Currency Margin E. Offsetting of Debit of Inter-office fee 1. KP/KC in Indonesia (426) 2. KP/KC Abroad (414) F. Others ³⁾	
X	Non Operational Revenue (Expenses) (VIII – IX)	Non Operational Revenue (Expenses) (VIII – IX)	
XI	Current Year Operational Revenue (Expenses) (VII – X)	Current Year Operational Revenue (Expenses) (VII – X)	
XII	Estimated Income Tax	Estimated Income Tax - Estimated Income Tax - Deferred Tax Expenses	
XIII	Total Profit (Loss) 4)	Total Profit (Loss) 4)	

NO.	L/K PUBLICATION	LBUS ACCOUNT	LBU CODE
XIV	Minority Interest		
XV	Retained Earning (Loss) at the beginning of the year		
XVI	Dividend		
XVII	Others		
XVIII	Retained Earning (Loss) at the end of the year		
XIX	Net Profit per share *)		

- 1) This table is completed accumulatively since the beginning of reporting year up to the last date of reporting year.
- 1) Sub account of “Others” in Non Operational Revenue should be detailed in Form 42 (Details on Other Non Operational Revenue if the amount exceeds 25% of code 410.
- 2) Sub account of “Others” in Non Operational Expenses should be detailed in Form 43 (Details on Other Non Operational Expenses if the amount exceeds 25% of code 420.
- 3) These figures should be the same as account 17.b (Current Year Profit/Loss), Liabilities – Balance Sheet.

*) Especially for go public bank

GUIDELINE IN PREPARING COMMITMENT AND CONTINGENCY REPORT

Bank :

Date :

NO.	Financial Statement	LBUS	LBU CODE
	COMMITMENT <u>Commitment Receivables</u>	COMMITMENT <u>Commitment Receivables</u>	
1.	Not received and unused Financing Facility	Financing Facility not yet withdrawn a. Bank Indonesia b. Domestic Bank c. Overseas Bank d. Others	500 505 510 514
2.	Current Position of Spot Purchase a. Related to Bank b. Unrelated to Bank	Current Position of Spot Purchase a. Related to Bank b. Unrelated to Bank	515 520
3.	Current Position of Forward Purchase a. Related to Bank b. Unrelated to Bank	Current Position of Forward Purchase a. Related to Bank b. Unrelated to Bank	521 524
4.	Others	Others (Commitment receivable other than mentioned above) a. Related to Bank b. Unrelated to Bank	525 529
	Total Commitment Receivables		
	<u>Commitment Liabilities</u>	<u>Commitment Liabilities</u>	
1.	Qardh Receivables Facility that has not been withdrawn	Qardh Receivables Facility that has not been withdrawn 9) a. In order to cover Hajj Expenses (ONH) b. In order to cover trade transaction > 15 days c. Others	531 532 535
2.	Financing Facility to Customers that not yet withdrawn a. Mudharabah Financing b. Musyarakah Financing	Financing Facility to Customers that not yet withdrawn 10) a. Mudharabah Financing b. Musyarakah Financing c. Other Financing	536 537 539
			Others are classified under Mudharabah

NO.	Financial Statement	LBUS	LBUCODE
3.	Financing Facility to Other Islamic Bank that not yet withdrawn	Financing Facility to Other Islamic Bank that not yet withdrawn	540
4.	Current Irrevocable L/C	Current Irrevocable L/C 34)	
		a. Foreign L/C	561
		b. Domestic L/C	562
5.	Current Position of Spot Purchase	Current Position of Spot Purchase	
	a. Related to Bank	a. Related to Bank	571
	b. Unrelated to Bank	b. Unrelated to Bank	575
6.	Current Position of Forward Purchase	Current Position of Forward Purchase	
	a. Related to Bank	a. Related to Bank	576
	b. Unrelated to Bank	b. Unrelated to Bank	579
7.	Others	Others (Commitment receivable other than mentioned above)	
		a. Related to Bank	580
		b. Unrelated to Bank	585
	Total Commitment Liabilities	Total Commitment Liabilities	
	TOTALNET COMMITMENT	TOTALNET COMMITMENT	
	CONTINGENCY	CONTINGENCY	
	<u>Contingency Receivables</u>	<u>Contingency Receivables</u>	
1.	Guarantee (Kafalah) to be Received	Guarantee (Kafalah) to be Received	591
2.	Accrued Income (loss)	Accrued Income (loss)	
	a. Related to Bank	a. Related to Bank	
		i. Income of Ijarah Lease	592
		ii. Others	594
	b. Not Related to Bank	b. Not Related to Bank	
		i. Income of Ijarah Lease	595
		ii. Others	597
3.	Others	Others	598
	Total Contingency Receivables	Total Contingency Receivables	
	<u>Contingency Liabilities</u>	<u>Contingency Liabilities</u>	
1.	Guarantee (Kafalah) given	Guarantee (Kafalah) given	599
2.	Others	Others	609
	Total Contingency Liabilities	Total Contingency Liabilities	
	TOTALNET CONTINGENCY	TOTALNET CONTINGENCY	

GUIDE TO CALCULATION OF MINIMUM CAPITAL ADEQUACY REQUIREMENT

1. Calculation of Minimum Capital Adequacy Requirement is prepared referring to the provisions regarding Minimum Capital Adequacy Requirement.
2. The calculation of capital component must take into account the following issues:
 - a. Profit calculation must not include profit pursuant to the application of Statements on Financing Accounting Standard (PSAK) 46 concerning Tax Revenue Accountancy, such as in the calculation of current year's profit should be excluded from the impact of deferred tax.
 - b. The component of paid up capital must exclude subscribed capital originating from receivables to Shareholders as stipulated in the Statements on Financing Accounting Standard (PSAK) 21 concerning Equity.
 - c. Funds paid up as capital is defined as a fund which has been paid up in full to add the capital but has not been supported by complete requirements to be eligible for a paid up capital, such as implementation of shareholder general meeting or legalization of statutes by authorized institution. In order to be eligible for a Funds paid up as capital the fund must be placed in a special account (escrow account) and may not be withdrawn by shareholder. Any withdrawal of fund from the escrow account must be under Bank Indonesia approval. In the event that Funds paid up as capital originates from prospective Bank owner, and according to Bank Indonesia the prospective Bank or fund owner fails to meet requirements as a share- or capital holder, the fund may not be able to be considered as a component of capital, and may not be able to be withdrawn by the prospective owner.
 - d. Reevaluated Fixed Asset Reserves cannot be capitalized to paid up capital and or distributed as bonus share and or dividend.
 - e. Allowance for Earning Asset Losses by Bank is an expenses component on current year's profit.
 - f. Component of retained earnings and current year's earnings is the total after estimated tax calculation, unless Bank is allowed to compensate loss in accordance with the applicable taxation provisions.
 - g. Subordinated Investment in Sharia bank monthly statement is known subordinated loan. Long term subordinated investment fulfilling of Bank Indonesia's acknowledged is subject to the following criteria:
 1. Based on the *mudharabah* or *musyarakah* principle;
 2. Written agreement exists between the bank and the investor;
 3. Having prior approval from Bank Indonesia prevailing that the Bank, when applying for approval, must submit the program for repayment of the subordinated investment;
 4. Not guaranteed by the Bank concerned and is paid up in full;
 5. Minimum tenor of 5 (five) years;

6. Repayment prior to maturity must have prior approval from Bank Indonesia, and Bank capital after this repayment shall notwithstanding remain sound; and
7. In the event of liquidation, right of claim shall have last priority after all existing borrowings (same status as capital).

Restructured subordinated investment is calculated based on the normal value after restructuring. The impact of restructuring will be recognized in accordance with the applicable finance and accountancy standard.

- h. Any increase in value of equity participation in the portfolio available for sale shall be the difference between market value and the gaining value due to Bank's equity participation to company which its shares registered in Capital Market.
3. Calculation of Risk Weighted Asset and Capital shall refer to the Guideline in Attachment 10a and Attachment 10b.
4. Additional Supplementary Capital in the calculation of Minimum Capital Adequacy Requirement is short term subordinated investment fulfilling the criteria of Bank Indonesia.